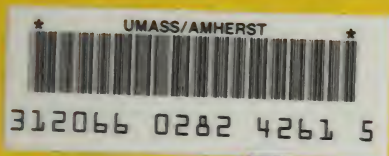


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**Massachusetts Rehabilitation Commission**

**Elmer C. Bartels, Commissioner**



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**GUIDELINES**

**For**

**Self Support Plans**

## GUIDELINES FOR SELF-SUPPORT PLANS

### What is Supplemental Security Income (SSI)?

The Supplemental Security Income (SSI) program is a federal assistance program in which a disabled person receives cash payments and medical benefits. To qualify for SSI, an individual:

- a. must be medically disabled by social security definitions; and
- b. must meet the Social Security Income and Resources test. That is, the person must not have income or resources which are greater than the limits set by Congress. Resources may include possessions such as property, savings, stocks and bonds.

### What Income is not counted as part of "Income and Resources"?

In deciding whether a person qualifies for SSI payments and, if qualified, how much the payments will be, social security will not count certain income amounts. Some of these include:

- a. income set aside for an approved self-support plan;
- b. an amount of \$20.00 a month from total income. The \$20.00 will be deducted first from unearned income, if any. If there is no unearned income, then the \$20.00 will be deducted from earned income; and
- c. for earned income only - an additional amount of \$65.00 a month plus one half of the remaining amount.

### What is a Self-Support Plan?

A self-support plan is a special provision in the SSI program which permits a disabled per-

son to set aside excess income or resources from being counted by social security so that the individual:

- a. who was previously over income and resource limits for SSI may now qualify for SSI; or
- b. who is already qualified for SSI may receive higher SSI payments.

Income which is not counted because it is being used in a self-support plan can either be earned, such as wages from a job, or unearned, such as pensions or SSDI cash payments. If a person is getting SSDI payments and can set aside part or all of these payments in a self-support plan so that the income counted by social security is less than the state minimum level, that person may also qualify for SSI cash payments in order to reach that minimum level.

What can a Self-Support Plan be used for?

A self-support plan may be used to assist the disabled person to attain or regain the ability to work at the level of substantial gainful activity or more. Income saved as part of an approved self-support plan may be used to purchase goods and services necessary to achieve the plan. Examples of such goods and services are:

- training at a college, technical, or trade school;
- room rent while a person is in a training program, living away from home;
- equipment one may require for a job, e.g. tools for a trade;
- stocks and supplies to start a business;
- personal care attendant;

- artificial limbs;
- devices to help a person hear, speak, see, or function better;
- changes to a home to enable a person to go to work;
- a vehicle to commute to work; or
- adaptive devices in a vehicle so one can drive.

\* A person cannot set aside income or resources in a self-support plan for future medical expenses or for rent or payments for an apartment or dwelling which is the person's usual residence.

#### Who can write a Self-support Plan?

Self-Support plans may be written by the person requesting the plan, a vocational rehabilitation agency, a public or private social service agency, or any other group or individual assisting the person requesting the plan. Most plans are written by vocational rehabilitation (VR) counselors for their clients. If a plan is written by someone outside the VR agency, the Social Security District Office will ask the VR agency to indicate whether the plan is likely to succeed.

#### Who can approve a Self-Support Plan?

Only Social Security Offices can approve self-support plans and any changes or extensions to the original plans.

#### Is there a time limit for a Self-Support Plan?

A self-support plan can last for an initial period of 18 months and be continued for one additional period of 18 months, if necessary, for most goods and services. If a person is in an educational or training program, a plan can be continued for an additional 12 months, for a total of 48 months. The plan will remain in effect as long as the individual continues to receive SSI benefits and complies





with the requirements of the plan. A plan can be revised at any time, subject to approval by a local Social Security Office.

If social security terminates the individuals' SSI benefits because he/she is no longer disabled under Social Security Law, the self-support plan is also terminated. However, SSI benefits and the self-support plan may continue during any appeals process. The individual may also be terminated from the self-support plan if he/she fails to comply with the requirements of the plan.

What are the requirements for a Self-Support Plan?

The self-support plan must be in writing and contain the following information.

- a. It must have a specific vocation or job as a goal which will pay at least the current level for substantial gainful activity.
- b. It must show the amount of income that will be set aside to purchase goods or services that will be necessary to achieve the goal.
- c. It must show how income or resources will be set aside on a regular basis. For example, income being saved for self-support must be placed in a special bank savings account.
- d. It must contain a specific period of time within which the goal of the plan will be reached.

Self-Support Plans for clients of the Massachusetts Rehabilitation Commission (MRC).

Self-Support plans can be used by qualified MRC clients to purchase goods and services which are not authorized for purchase by MRC. For

example, a plan can be written so that the client may save for a vehicle, which is an item that MRC cannot purchase. Also, a self-support plan can be used to pay for goods and services above the allowable amounts that MRC can pay under agency regulations. For example, a plan can permit an SSI recipient to save for college tuition expenses above allowable MRC limits.

Where can I learn more about Self-Support Plans?

To learn more about self-support plans and whether you might qualify contact:

- a: a local Social Security Office;
- b. the Public Information Office of the Massachusetts Rehabilitation Commission, 20 Providence St., Boston, MA 02116, 617-727-2170; or
- c. the Information Center for Individuals with Disabilities - Statler Office Building 3rd Floor, 20 Providence Street, Boston, MA 02116 Phone 617-727-5540.

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